It is further understood and agreed that the party of the first part will deposit monthly sums sufficient to cover the pro rata charges necessary to pay all taxes, assessments and hazard insurance. such sums to be estimated by the holder of the note and held to be used only for the payment of the above charges.

The holder of the indebtedness secured by this deed of trust shall be entitled to remove, substitute or add a trustee or trustees, at its option, with or without cause or notice, by instrument duly executed. acknowledged and recorded among the Land Records of Frederick County, Maryland

, subject to any applicable statutory provisions.

SILL DEVELOPMENT CO., INC.

AND IT IS AGREED that prior to the execution and delivery of any partial or complete release of this deed of trust, each trustee acting hereunder shall be entitled to charge and receive the sum of Five Dollars (\$5.00) or Fifty Cents (\$.50) for each note secured hereby, whichever sum shall be greater. said sum to be in addition to any reasonable attorney or counsel fees incurred by each trustee in connection with the execution and delivery of such release.

THE COVENANTS herein contained shall bind, and the benefits and advantages thereof shall inure to, the respective heirs, executors, administrators, successors, and assigns of the parties hereto. Whenever used the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, the said SILL DEVELOPMENT CO., INC., has caused these presents to be executed in its corporate name by B. Robert Sill, Jr. , and attested by Paul A. Sill its its President , and its corporate seal to be hereunto affixed, Secretary said officers being duly authorized all as of the day, month and year hereinbefore written.

THE PRESENCE OF:	(a Maryland corporation)
	By:[SEAL.]
	Attest: aut // /el/ [SFAI.]
	[SFAL]
	[SEAL]
	CORPORATE SEAL

SIGNED, SEALED AND DELIVERED IN